

Appl. No. 09/694,402
Amdt. Dated 4/09/06
Reply to Advisory Action dated March 14, 2006

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3. (Previously Presented) The method of claim 1, wherein the time period indication is specified by the input of a start time at which the desired insurance coverage should begin, and a finish time at which the desired insurance coverage should end.
4. (Original) The method of claim 3, further comprising
providing a field for an input of an identifier indicative of an identity of the customer; and
receiving the identifier.
5. (Original) The method of claim 4, wherein the identifier, the start time and the finish time are received by a server computer, and at least one of the identifier, the start time and the finish time originates at a client computer that is coupled by way of the internet to the server computer.
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6. (Original) The method of claim 3, wherein the finish time can be a time amount measured with respect to at least one of the start time and a first different time, and the start time can be a time amount measured with respect to at least one of the finish time and a second different time.
- 5
7. (Original) The method of claim 1, further comprising:
receiving an inquiry from a customer;
wherein, the time period indication is a single indication of a particular discrete time unit including at least one of a Sunday, a predefined evening time slot, and a noon-
5 hour time slot.
8. (Original) The method of claim 1, further comprising:
receiving credit card information from the customer.
9. (Previously Presented) The method of claim 1, wherein the insurance coverage relates to at least one of an automobile and a boat.

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10. (Original) The method of claim 9, wherein the insurance coverage relates to a luxury automobile.

11. (Previously Presented) The method of claim 1, wherein the central processor is at least one of owned and operated at a direction of an insurance provider, and wherein each of the field and the confirmation is provided onto an internet communications link for receipt by a web client terminal that is at least one of owned and operated at a direction of
5 an insurance customer.

12. (Previously Presented) The method of claim 1, wherein the input of the geographical region indication occurs by at least one of providing at least one map and receiving a demarcation indication which indicates a specific region on the map; and receiving at least one selection of a geographical region from a list of possible
5 geographical regions.

13. (Previously Presented) The method of claim 14, wherein the customer specification that is received further sets geographic limits regarding a desired amount of insurance coverage, wherein the geographical limits specify a geographical region smaller in size than an entire nation, and wherein the customer specification is received
5 via at least one of a telephone signal and a network signal.

14. (Amended) A computer-readable storage medium containing computer executable code for instructing a computer to operate as follows:
during a preliminary period of time,
receiving an initial inquiry from a customer;
5 receiving customer information following entry of the customer
information into an input form; and
providing a preliminary indication that the customer will have an ability to
order temporally-limited amounts of insurance; and
during a later period of time,

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- 10 receiving a customer specification setting time limits regarding a desired
amount of insurance coverage pertaining to an item owned by the
customer, wherein the time limits specify a time period of less than
a month; and
determining whether the desired insurance coverage within the limits can
15 be provided.

15. (Amended) A computer system for arranging that limited amounts of insurance
coverage are provided to customers in relation to items owned by the customers, the
computer system comprising:

- 5 a server computer capable of hosting an insurance provider website and being
coupled to the internet for
providing a user interface,
sending data in the form of web pages over the internet to at least
one client computer, and
receiving data provided at the at least one client computer by a user
10 by way of the user interface, the user being one of a first customer who
owns a first item and a third party acting on behalf of the first customer;
wherein the web pages include a first web page capable of allowing a the user to
specify a temporal limitation for an insurance policy that is to provide the first customer
with insurance coverage in relation to the first item owned by the first customer, the
15 temporal limitation specifying a time period of less than a month.

16. (Amended) The computer system of claim 15,

wherein the web pages further include a second web page allowing the a user to
specify a geographical limitation for the insurance policy, the geographical limitation
specifying a geographical region that is smaller in size than an entire nation, and

- 5 wherein the first web page includes a first input form having a first field for entry
of a start time and a second field for entry of a finish time, and the second web page
includes a second input form having a third field of entry of a geographical region
including at least one of a county and a state.

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17. (Amended) The computer system of claim 15, wherein the server computer includes a memory in which information concerning an initial arrangement between a the customer user and an insurance company is stored, the information including at least one of the ~~user's~~ customer's name and the ~~user's~~ customer's mailing address.

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18. (Amended) The computer system of claim 15,
wherein the user interface includes input controls whereby a the user selects criteria and a display whereby results are displayed,
wherein the input controls include a set of selectable menu items including at least
5 one of a list of possible temporal limitations concerning possible time periods for insurance coverage, and a list of possible geographic limitations concerning possible regions for insurance coverage; and

wherein the display provides, in response to the specifying of a temporal limitation, a first confirmation when the server computer determines that insurance
10 coverage can be provided during the time period corresponding to the temporal limitation; and

wherein the display provides, in response to the specifying of a geographic limitation, a second confirmation when the server computer determines that insurance coverage can be provided within the region corresponding to the geographic limitation.

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19. (Previously Presented) The computer system of claim 15,
wherein the user interface includes an input means in which a new customer can specify information that is utilized to determine whether the new customer is eligible for obtaining the insurance coverage of a particular type,

5 wherein, upon the providing of the information by way of the input means, the user interface displays results that include an indication of whether the new customer is eligible for obtaining the insurance coverage of the particular type,

wherein, upon a determination that the new customer is eligible for obtaining insurance coverage of the particular type, the results that are displayed include an
10 identification code including at least one of a username and a password, and

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wherein, upon entry of the identification code by way of the user interface, the new customer is able to input at least one of the temporal limitation and the geographic limitation.

20. (Amended) The computer system of claim 14,

wherein the computer executable code is further for instructing the computer to operate as follows:

5 during the later period of time, providing web page information onto the internet for receipt by a client computer, and also providing a confirmation onto the internet that the desired insurance coverage can be provided for receipt by the client computer upon determining that the desired insurance coverage can be provided,

wherein the customer specification is received off of the internet after being transmitted by a terminal, and

10 wherein the computer is at least one of owned and operated in response to direction provided by at least one of an insurance company and an insurance provider, and wherein the terminal is at least one of owned ~~an~~ and operated in response to direction provided by the customer.